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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: Not Yet Assigned (Filed Contemporaneously with Application)
Filing Date: March 31, 2000
Applicants: Anderson, et al.
Entitled: SYSTEM FOR ON-LINE FINANCIAL SERVICES
USING DISTRIBUTED OBJECTS

jc678 U.S. PTO
09/540140
03/31/00

Assistant Commissioner for Patents
Box Patent Application
Washington, D.C. 20231

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)

Date of Deposit: March 31, 2000

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Sheri L. Burke
Sheri L. Burke

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §§ 1.97-1.98

The following is submitted in accordance with 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b). Most of the following list of art is already of record and fully discussed in the parent cases, Serial No. 08/580,074, filed December 20, 1995 (now U.S. Patent No. 5,706,442), and Serial No. 08/902,239 filed July 29, 1997 and therefore, copies are not attached. A copy of anything not already of record and discussed in the prior applications is attached. The references and information are listed below and on attached form PTO-1449.

U.S. PATENTS

U.S. PATENT NUMBER	INVENTOR(S)
5,136,716	Harvey et al.
5,283,829	Anderson
5,383,113	Kight, et al.
5,425,028	Britton et al.+
5,434,974	Loucks et al.
5,437,029	Sinha
5,570,465	Tsakanikas
5,668,952	Slane
5,706,442	Anderson et al.
5,727,158	Bouziane et al.
5,729,689	Allard et al.
5,812,776	Gifford
5,590,197	Chen, et al.

OTHER DOCUMENTS

1. Sirbu, et al., "NetBill: An Internet Commerce System Optimized for Network-Delivered Services", IEEE Personal Communications, Vol. 2, Issue 4, Aug. 1995, pp. 34 - 39.
2. Slone, et al., "Handbook of Local Area Networks", Auerbach Publications, 1991 (ISBN 0-7913-0868-5). (A copy is attached.)

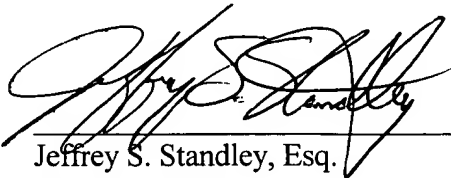
The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicants respectfully request that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

Date: 3/31/00

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